

**AB 8 SB 48
Employer Play or Pay**

	Parents			Childless Adults		
	<133% FPL	134 - 300% FPL	>300% FPL	<133% FPL	134 - 300% FPL	>300% FPL
Pay Employers						
Benefit Package	Benchmark	Benchmark	1 of 3 benefits	Benchmark?	Benchmark?	1 of 3 benefits
Subsidy	YES	YES	NO	YES	YES	NO
FFP	YES	YES	NO	NO	NO	NO
EE Mandate	YES	YES	YES	YES	YES	YES
Dependent Mandate	NO	NO	NO	NO	NO	NO
Play or Offering Employers						
Benefit Package	Benchmark^	Benchmark^	ER Benefit Package	ER Benefit Package	ER Benefit Package	ER Benefit Package
Subsidy	YES	YES	NO	NO	NO	NO
FFP	YES	YES	NO	NO	NO	NO
EE Mandate	NO	NO	NO	NO	NO	NO
Dependent Mandate	NO	NO	NO	NO	NO	NO
Non-Group*						
Benefit Package	M/C	HFP	Individual Products	Individual Products	Individual Products	Individual Products
Subsidy	YES	YES	NO	NO	NO	NO
FFP	YES	YES	NO	NO	NO	NO
EE Mandate	NO	NO	NO#	NO	NO	NO#
Dependent Mandate	NO	NO	NO#	NO	NO	NO#

#Note that SB 48 has a mandate for individuals/families over 400% of the FPL to purchase (exempt if premium cost is over 5% of Family income)

*Non Group includes: self employed, workers with too few hours, workers in waiting periods, workers in exempted groups, early retirees, individuals living off investments, unemployed, workers in underground economy

^Benchmark would either be in Offering ER if carrier gets rate approval from MRMIB or in Cal CHIP in AB 8, no public assistance in SB 48

?Benchmark plan in SB 48, MRMIB option as to Benchmark or 1 of 3 benefits in AB 8